

Model Plan
11/22/2013

Trustee: ☐ Marshall ☐ Meyer
☒ Stearns ☐ Vaughn

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re:) **Case No. 14-44618**
)
Daniel Fryza)
Katherine Revelas)
)
Debtors.) **Modified Chapter 13 Plan, dated 3/18/15**

■ **A check in this box indicates that the plan contains special provisions, set out in Section G. Otherwise, the plan includes no provisions deviating from the model plan adopted by the court at the time of the filing of this case.**

Section A. 1. As stated in the debtor's Schedule I and J, (a) the number of persons in the debtor's household
Budget is 2; (b) their ages are 73, 61; (c) total household monthly income is \$ 8,852.40; and (d) total
items monthly household expenses are \$ 6,951.86, leaving \$ 1,900.54 available monthly for plan payments.

2. The debtor's Schedule J includes \$ N/A for charitable contributions; the debtor represents that the debtor made substantially similar contributions for N/A months prior to filing this case.

Section B. 1. The debtor assumes all unexpired leases and executory contracts listed in Section G of this
General plan; all other unexpired leases and executory contracts are rejected. Both assumption and
items rejection are effective as of the date of plan confirmation.

2. Claims secured by a mortgage on real property of the debtor, set out in Section C or in Paragraph 2 of Section E of this plan, shall be treated as follows:

(a) *Prepetition defaults.* If the debtor pays the cure amount specified in Paragraph 5 of Section E, while timely making all required postpetition payments, the mortgage will be reinstated according to its original terms, extinguishing any right of the mortgagee to recover any amount alleged to have arisen prior to the filing of the petition.

(b) *Costs of collection.* Costs of collection, including attorneys' fees, incurred by the holder after the filing of this bankruptcy case and before the final payment of the cure amount specified in Paragraph 5 of Section E may be added to that cure amount pursuant to order of the court on motion of the holder.

3. The holder of any claim secured by a lien on property of the estate, other than a mortgage treated in Section C or in Paragraph 2 of Section E, shall retain the lien until the earlier of (a) payment of the underlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 1328, at which time the lien shall terminate and be released by the creditor.

4. The debtor shall retain records, including all receipts, of all charitable donations listed in Schedule J.

Section C.
Direct
payment of
claims by
debtor

- ☐ The debtor will make no direct payments to creditors holding prepetition claims. /or/
☒ The debtor will make current monthly payments, as listed in the debtor's Schedule J--increased or decreased as necessary to reflect changes in variable interest rates, escrow requirements, collection costs, or similar matters--directly to the following creditors holding claims secured by a mortgage on the debtor's real property:

Creditor: PNC Mortgage, monthly payment, \$ 2,137.86

Creditor: TCF National Bank, monthly payment, \$ 1,000.00

Section D.
Payments
by debtor
to the
trustee;
plan term
and
completion

1. *Initial plan term.* The debtor will pay to the trustee \$ 300.00 monthly for 4 months [and \$1,900.00 per month for 56 months], for total payments, during the initial plan term, of \$ 107,600.00 . [Enter this amount on Line 1 of Section H.]

2. *Adjustments to initial term.* If the amount paid by the debtor to the trustee during the initial plan term does not permit payment of general unsecured claims as specified in Paragraphs 8 and 9 of Section E, then the debtor shall make additional monthly payments, during the maximum plan term allowed by law, sufficient to permit the specified payments.

3. *Plan completion.* ☐ The plan will conclude before the end of the initial term, as adjusted by Paragraph 2, only at such time as all allowed claims are paid in full, with any interest required by the plan /or/

☒ The plan will conclude before the end of the initial term at any time that the debtor pays to the trustee the full amounts specified in Paragraphs 1 and 2.

Section E.
Disburse-
ments by
the trustee

The trustee shall disburse payments received from the debtor under this plan as follows:

1. *Trustee's fees.* Payable monthly, as authorized; estimated at 5.00% of plan payments; and during the initial plan term, totaling \$ 5,380.00 . [Enter this amount on Line 2a of Section H.]

2. *Current mortgage payments.* Payable according to the terms of the mortgage, as set forth below, beginning with the first payment due after the filing of the case. Each of these payments shall be increased or decreased by the trustee as necessary to reflect changes in variable interest rates, escrow requirements, or similar matters; the trustee shall make the change in payments as soon as practicable after receipt of a notice of the change issued by the mortgage holder, but no later than 14 days after such receipt. The trustee shall notify the debtor of any such change at least 7 days before putting the change into effect. Any current mortgage payment made by the debtor directly to the mortgagee shall be deducted from the amounts due to be paid to the trustee under this plan.

-NONE-

The total of all current mortgage payments to be made by the trustee under the plan is estimated to be \$ 0.00 . [Enter this amount on Line 2b of Section H.]

3.1. *Other secured claims secured by value in collateral.* All secured claims, other than mortgage claims treated above and claims treated in Paragraph 3.2, are to be paid in full during the plan term, with interest at an annual percentage rates and in the fixed monthly amounts specified below regardless of contrary proofs of claim (subject to reduction with the consent of the creditor):

(a) Creditor: PNC Bank

Collateral: 1236 Teasel Lane, Naperville, Illinois 60564
Single Family Dwelling
Purchased in November 1994 (Purchase Price \$156,877)
Value Per Zillow.com
PIN#: 07-33-114-013

Amount of secured claim: \$ 67,815.84 APR 2 % Fixed monthly payment: \$ 1,188.66 ;
Total estimated payments, including interest, on the claim: \$ 66,564.96 . ☐ Check if non-PMSI

[All claims in the debtor's Schedule D, other than mortgages treated above and claims for which the collateral has no value, must be listed in this paragraph.]

The total of all payments on these secured claims, including interest, is estimated to be
\$ 66,564.96 . [Enter this amount on Line 2c of Section H.]

3.2 *Other secured claims treated as unsecured.* The following claims are secured by collateral that either has no value or that is fully encumbered by liens with higher priority. No payment will be made on these claims on account of their secured status, but to the extent that the claims are allowed, they will be paid as unsecured claims, pursuant to Paragraphs 6 and 8 of this section.
-NONE-

4. *Priority claims of debtor's attorney.* Payable in amounts allowed by court order. The total claim of debtor's attorney is estimated to be \$ 2,650.00 . [Enter this amount on Line 2d of Section H.]

5. *Mortgage arrearage.* Payable as set forth below, regardless of contrary proofs of claim, except that the arrearage payable may be reduced either with the consent of the mortgagee or by court order, entered on motion of the debtor with notice to the trustee and the mortgagee. Any such reduction shall be effective 14 days after either the trustee's receipt of a notice of reduction consented to by the mortgagee or the entry of a court order reducing the arrearage.

(a) To creditor TCF National Bank , arrearage of \$ 6,500.00 , payable monthly from available funds, pro rata with other mortgage arrearage,

☒ without interest /or/ ☐ with interest at an annual percentage rate of _____ %.

These arrearage payments, over the term of the plan, are estimated to total \$ 6,500.00 .

6. *Allowed priority claims other than those of the debtor's attorney.* Payable in full, without interest, on a pro rata basis. The total of all payments on non-attorney priority claims to be made by the trustee under the plan is estimated to be \$ 14,163.50 . [Enter this amount on Line 2f of Section H.] Any claim for which the proof of claim asserts both secured and priority status, but which is not identified as secured in Paragraphs 2, 3.1, or 3.2 of this section, will be treated under this paragraph to the extent that the claim is allowed as priority claim.

7. *Specially classified unsecured claim.* A special class consisting of the following non-priority unsecured claim: -NONE- shall be paid at N/A % of the allowed amount. The total of all payments to this special class is estimated to be \$ N/A . [Enter this amount on Line 2g of Section H.]

Reason for the special class: N/A .

8. *General unsecured claims (GUCs).* All allowed nonpriority unsecured claims, not specially classified, including unsecured deficiency claims under 11 U.S.C. § 506(a), shall be paid, pro rata, ☐ in full, /or/ ☒ to the extent possible from the payments set out in Section D, but not less

than 10 % of their allowed amount. [Enter minimum payment percentage on Line 4b of Section H.] Any claim for which the proof of claim asserts secured status, but which is not identified as secured in section C, or Paragraphs 2, 3.1, 3.2 or 5 of this section, will be treated under this paragraph to the extent that the claim is allowed without priority.

9. *Interest.* ■ Interest shall not be paid on unsecured claims /or/ □ interest shall be paid on unsecured claims, including priority and specially classified claims, at an annual percentage rate of N/A % [Complete Line 4d of Section H to reflect interest payable.]

Section F.
Priority

The trustee shall pay the amounts specified in Section E of this Plan in the following order of priority, with claims in a given level of priority reduced proportionately in the event of insufficient plan payments: (1) trustee's fee; (2) current mortgage payments; (3) secured claims listed in Section E, Paragraph 3.1; (4) priority claims of the debtor's attorney; (5) mortgage arrears; (6) priority claims other than those of the debtor's attorney; (7) specially classified non-priority unsecured claims; and (8) general unsecured claims.

Section G.
Special terms

Notwithstanding anything to the contrary set forth above, this Plan shall include the provisions set forth in the box following the signatures. The provisions will not be effective unless there is a check in the notice box preceding Section A.

Section H.
Summary of payments to and from the trustee

(1) Total payments from the debtor to the Chapter 13 trustee (subject to Paragraph 2 of Section D)		\$ <u>107,600.00</u>
(2) Estimated disbursements by the trustee for non-GUCs (general unsecured claims):		
(a) Trustee's fees	\$ <u>5,380.00</u>	
(b) Current mortgage payments	\$ <u>0.00</u>	
(c) Payments of other allowed secured claims	\$ <u>66,564.96</u>	
(d) Priority payments to debtor's attorney	\$ <u>2,650.00</u>	
(e) Payments of mortgage arrears	\$ <u>6,500.00</u>	
(f) Payments of non-attorney priority claims	\$ <u>14,163.50</u>	
(g) Payments of specially classified unsecured claims	\$ <u>0.00</u>	
(h) Total [add Lines 2a through 2g]		\$ <u>95,258.46</u>
(3) Estimated payments available for GUCs and interest during initial plan term [subtract Line 2h from Line 1]		\$ <u>12,341.54</u>
(4) Estimated payments required after initial plan term:		
(a) Estimated total GUCs, including unsecured deficiency claims under § 506(a)	\$ <u>111,020.20</u>	
(b) Minimum GUC payment percentage	<u>10</u> %	
(c) Estimated minimum GUC payment [multiply line 4a by line 4b]	\$ <u>11,102.02</u>	
(d) Estimated interest payments on unsecured claims	\$ <u>0.00</u>	
(e) Total of GUC and interest payments [add Lines 4c and 4d]	\$ <u>11,102.02</u>	
(f) Payments available during initial term [enter Line 3]	\$ <u>12,341.54</u>	
(g) Additional payments required [subtract Line 4f from Line 4e]		\$ <u>-1,239.52</u>
(5) Additional payments available:		

(a) Debtor's monthly payment less trustee's fees and
current mortgage payments made by the trustee \$ N/A
(b) Months in maximum plan term after initial term N/A
(c) Payments available [multiply line 5a by line 5b] \$ N/A

Section I. ☐ A check in this box indicates that the debtor consents to immediate entry of an order
Payroll directing the debtor's employer to deduct from the debtor's wages the amount specified in
Control Paragraph 1 of Section D and to pay that amount to the trustee on the debtor's behalf. If this is a
joint case, details of the deductions from each spouse's wages are set out in Section G.

Signatures Debtor(s) [Sign only if not represented by an attorney]

_____ **Date** _____

Debtor's Attorney /s/ Paul M. Bach **Date** March 18, 2015

Attorney Information
(name, address,
telephone, etc.)

Paul M. Bach 06209530
Sulaiman Law Group, Ltd.
900 Jorie Boulevard
Suite 150
Oak Brook, IL 60523
630-575-8181
Fax: 630-575-8188

Special Terms [as provided in Paragraph G]

- 1) Pursuant to 1322(c)(2) Debtors will pay off the secured second mortgage of PNC Bank at the full fair market value of \$67815.84 including interest of 2.0%, that the second mortgage of PNC Bank shall be bifurcated into secured and unsecured status and that the remaining unsecured portion of the first mortgage shall be classified and paid as a general unsecured creditor. Upon entry of discharge in this Chapter 13 case, PNC Bank its successors and assigns shall release its security interest and/or Mortgage in the property commonly known as 1236 Teasel, Naperville, IL
2. Debtors shall make direct payments to Chicory Place Community Association c/o G&D Property Management Inc for association dues related to the real property located at 1236 Teasal Lane, Naperville, Illinois for as long as the Debtor holds legal title.
3. The Debtors have entered into a Modification on their first mortgage as to 1236 Teasel Lane, Naperville, Illinois with the mortgage holder, PNC Bank, N.A. Pursuant to that Agreement, there is no arrearage on the first mortgage 1236 Teasel Lane, Naperville, Illinois and the Debtor is current as of the date of Confirmation.
- 4) Any default on plan payments prior to the date of this Modified Plan is hereby eliminated.

Certificate of Notice Page 6 of 8
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Daniel Fryza
 Katherine Revelas
 Debtors

Case No. 14-44618-DRC
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: nmolina
 Form ID: pdf003

Page 1 of 3
 Total Noticed: 80

Date Rcvd: Mar 19, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2015.

db/jdb
 22734970 +Daniel Fryza, Katherine Revelas, 1236 Teasel Lane, Naperville, IL 60564-9771
 22734971 +ATF Crdit, 1700 W Cortland Street, Suite 2, Chicago, IL 60622-1131
 22734972 +ATG Credit LLC, PO Box 14895, Chicago, IL 60614-8542
 22734972 +ATG Credit LLC, 1700 Courtland Avenue, Suite 2, Chicago, IL 60622
 22734968 +Advocate Medical Group, 701 Lee Street, Des Plaines, IL 60016-4539
 22734967 +Advocate Medical Group, PO Box 92523, Chicago, IL 60675-2523
 22734969 +Advocate Medical Group - Cardiology, 75 Remittance Drive, Suite 1773, Chicago, IL 60675-1773
 22734975 +Capital One, N.A., 1680 Capital One Drive, Mc Lean, VA 22102-3407
 22734973 +Capital One, N.A., Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285
 22734976 +Chicory Place Community Association, c/o G&D Property Management Inc., 412 Eisenhower Lane North, Lombard, IL 60148-5404
 22734979 +Comenity Bank, 220 W. Schrock Road, Westerville, OH 43081-2873
 22734977 +Comenity Bank, 4590 E Broad Street, Columbus, OH 43213-1301
 22734978 +Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
 22997759 +Cook County Clerk, 69 W. Washington, Suite 500, Chicago, IL 60602-3030
 22997760 +Cook County State's Attorney, 69 W. Washington, Suite 3200, Chicago, IL 60602-3174
 22734983 +David S Larsen MD, 3351 Hobson Road Suite A, Woodridge, IL 60517-1689
 22997762 +David T. Cohen & Associates, Ltd, 10729 W. 159th Street, Orland Park, IL 60467-4531
 22734984 +Dependon Collection SE, Attn: Bankruptcy, Po Box 4833, Oak Brook, IL 60522-4833
 22734986 +Dependon Collection Service, Inc, PO Box 4833, Oak Brook, IL 60522-4833
 22734988 +Edward Hospital, Po Box 5995, Peoria, IL 61601-5995
 22734990 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309
 22734991 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 22734993 +First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868
 22734992 +First Premier Bank, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145
 22734994 +First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
 22734998 +Great Lakes EducationalLoan Services inc, Glelsi, 2401 International Lane, Madison, WI 53704-3121
 22734999 +ICS Collection Service, Po box 1010, Tinley Park, IL 60477-9110
 22735003 +ILLINOIS DEPARTMENT OF REVENUE, BANKRUPTCY DEPARTMENT, P O BOX 64338, CHICAGO IL 60664-0338
 (address filed with court: Illinois Department of Revenue, Bankruptcy Section, 100 W. Randolph Street, Chicago, IL 60606)
 22735000 +Illinois Collection Service, 8231 185th Street, Suite 100, Tinley Park, IL 60487-9356
 22735001 +Illinois Collection Service Inc, PO Box 1010, Tinley Park, IL 60477-9110
 22735002 +Illinois Collection Service/ICS, Illinois Collection Service, Po Box 1010, Tinley Park, IL 60477-9110
 23020652 Illinois Department of Revenue, Bankruptcy Section, P.O. Box 64338, Chicago, Illinois 60664-0338
 22735007 Linebarger, Goggin, Blair & Sampson, PO Box 06140, Chicago, IL 60606-0140
 22735008 +Macy's, Po Box 183083, Columbus, OH 43218-3083
 22735009 Macy's Inc., 911 Duke Boulevard, Mason, OH 45040
 22735010 +Macys, 9111 Duke Boulevard, Mason, OH 45040-8999
 22735012 +Merchants Credit, 223 W. Jackson Boulevard, Suite 400, Chicago, IL 60606-6974
 22735013 +Merchants Credit Guide, 223 W. Jackson Boulevard, Suite 700, Chicago, IL 60606-6914
 22735014 +National City Mortgage, 4661 E. Main Street, Columbus, OH 43213-3193
 22735015 +Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
 22735017 +Nordstrom FSB, 8502 East Princess Drive, Scottsdale, AZ 85255-7802
 22845361 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
 22735021 +PNC Bank, Customer Service Department, PO Box 1820, Dayton, OH 45401-1820
 22735022 +PNC Bank N.A, 1 Financial Parkway, Kalamazoo, MI 49009-8002
 22788480 +PNC Bank, National Association C/O, Pierce & Associates, 1 N. Dearborn Ste 1300, Chicago, IL 60602-4373
 22735025 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 22735023 +PNC Mortgage, Customer Service Department, PO Box 1820, Dayton, OH 45401-1820
 22735024 +PNC Mortgage, 6 N Main Street, Dayton, OH 45402-1908
 22735026 +PNC Mortgage, 3232 Newmark Drive., Building. 8, Miamisburg, OH 45342-5433
 22735019 +Pierce & Associates, 1 North Dearborn, Ste 1300, Chicago, IL 60602-4373
 22735020 +Pierce and Assoc., One N. Dearborn St, Suite 1300, Chicago, IL 60602-4373
 22805395 +Reliance Standard Life Insurance Comp, 2001 Market Street Ste 1500, Philadelphia, PA 19103-7090
 22735027 +Rush Copley Medical Center, 2000 Ogden Avenue, Aurora, IL 60504-5893
 22735028 +Rush Copley Memorial Hospital, 1100 W. Veterans Parkway, Yorkville, IL 60560-4728
 22997758 +TCF National Bank, 800 Burr Ridge Parkway, Burr Ridge, IL 60527-0865
 22735031 +Trans Union LLC, 1561 E. Orangethorpe Avenue, Fullerton, CA 92831-5210
 23002140 +US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
 22735033 +US Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202-0001
 22735034 +US Department of Education, Potomac Center Plaza (PCP), 550 12th Street, SW, Washington, DC 20202-0031
 22735032 +UroPartners LLC, 2850 S. Wabash Avenue, Chicago, IL 60616-2955
 22735035 +Us Dept Of Education / GLELSI, Po Box 7860, Madison, WI 53707-7860

District/off: 0752-1

User: nmolina
Form ID: pdf003

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Total Noticed: 80

Date Rcvd: Mar 19, 2015

22735036 +Walmart, Asset Protection Recovery, PO Box 101928, Dept 4295, Birmingham, AL 35210-6928
22735037 +Walmart Stores Inc, 702 SW 8th Street, 6487, Bentonville, AR 72716-6209

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

22734974 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 20 2015 01:19:47 Capital One, N.A. *,
c/o American Infomsource, P.O. Box 54529, Oklahoma City, OK 73154-1529
22971091 +E-mail/Text: bankruptcy@capvs.com Mar 20 2015 01:01:52 Cavalry SPV I, LLC assign,
Capital One Bank USA NA, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
22997761 +E-mail/Text: lbankruptcy@cookcountytreasurer.com Mar 20 2015 01:01:51
Cook County Treasurer's Office, 118 North Clark Street, Room 112, Chicago, IL 60602-1590
22734982 +E-mail/Text: creditonebknotifications@resurgent.com Mar 20 2015 01:00:45 Credit One Bank,
585 Pilot Road, Las Vegas, NV 89119-3619
22734981 +E-mail/Text: creditonebknotifications@resurgent.com Mar 20 2015 01:00:45 Credit One Bank,
P.O. Box 98872, Las Vegas, NV 89193-8872
22734980 +E-mail/Text: creditonebknotifications@resurgent.com Mar 20 2015 01:00:45 Credit One Bank,
Po Box 98873, Las Vegas, NV 89193-8873
22734987 +E-mail/Text: bankruptcy@edward.org Mar 20 2015 01:02:04 Edward Hospital,
801 South Washington Street, Naperville, IL 60540-7499
22734989 E-mail/Text: bankruptcy@edward.org Mar 20 2015 01:02:04 Edward Hospital, PO Box 4207,
Carol Stream, IL 60197-4207
22734995 +E-mail/PDF: gecsed@recoverycorp.com Mar 20 2015 01:10:02
GE Capital Retail Consumer Finance, 1600 Summer Street, Fifth Floor,
Stamford, CT 06905-5125
22734996 +E-mail/PDF: gecsed@recoverycorp.com Mar 20 2015 01:10:14 GE Money Bank Care Card,
Po Box 960061, Orlando, FL 32896-0061
22734997 +E-mail/PDF: gecsed@recoverycorp.com Mar 20 2015 01:10:02 GECRB/Care Credit,
Attn: bankruptcy, Po Box 103104, Roswell, GA 30076-9104
22735005 E-mail/Text: cio.bncmail@irs.gov Mar 20 2015 01:00:53 Internal Revenue Service,
Mail Stop 5010 CHI, 230 S. Dearborn Street, Chicago, IL 60604
22735011 +Fax: 847-227-2151 Mar 20 2015 02:17:10 Medical Recovery Specialists, Inc.,
2250 E. Devon Avenue, Suite 352, Des Plaines, IL 60018-4519
22735016 +E-mail/Text: bnc@nordstrom.com Mar 20 2015 01:00:51 Nordstrom FSB,
Attention: Account Services, Po Box 6566, Englewood, CO 80155-6566
22735018 E-mail/Text: bnc@nordstrom.com Mar 20 2015 01:00:51 Nordstrom FSB, PO Box 79134,
Phoenix, AZ 85062-9134
22735030 +E-mail/PDF: gecsed@recoverycorp.com Mar 20 2015 01:10:14 Synchrony Bank, PO Box 530916,
Atlanta, GA 30353-0916
22735029 +E-mail/PDF: gecsed@recoverycorp.com Mar 20 2015 01:10:02 Synchrony Bank, Po Box 965015,
Orlando, FL 32896-5015

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

22735004* ++ILLINOIS DEPARTMENT OF REVENUE, BANKRUPTCY DEPARTMENT, P O BOX 64338,
CHICAGO IL 60664-0338
(address filed with court: Illinois Department of Revenue, P.O. Box 19035,
Springfield, IL 62794)
22735006* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
22734985 ##+Dependon Collection Service, 120 W 22nd Street, # 360, Oak Brook, IL 60523-4070

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 21, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0752-1

User: nmolina
Form ID: pdf003

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Total Noticed: 80

Date Rcvd: Mar 19, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2015 at the address(es) listed below:

Andrew J Nelson on behalf of Creditor PNC Bank, National Association anelson@atty-pierce.com, northerndistrict@atty-pierce.com
Glenn B Stearns on behalf of Trustee Glenn B Stearns mcguckin_m@lisle13.com
Glenn B Stearns mcguckin_m@lisle13.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Paul M Bach on behalf of Debtor Daniel Fryza ecfbach@gmail.com, ECFNotice@sulaimanlaw.com;Courtinfo@Sulaimanlaw.com;bkycourtinfo@gmail.com;Paul@BachOffices.com;mbadwan@sulaimanlaw.com;bkycourtinfo@gmail.com;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexpress.info
Paul M Bach on behalf of Joint Debtor Katherine Revelas ecfbach@gmail.com, ECFNotice@sulaimanlaw.com;Courtinfo@Sulaimanlaw.com;bkycourtinfo@gmail.com;Paul@BachOffices.com;mbadwan@sulaimanlaw.com;bkycourtinfo@gmail.com;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexpress.info
Penelope N Bach on behalf of Joint Debtor Katherine Revelas pnbach@sulaimanlaw.com, ecfbach@gmail.com;courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbadwan@sulaimanlaw.com;bkycourtinfo@gmail.com;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexpress.info
Penelope N Bach on behalf of Debtor Daniel Fryza pnbach@sulaimanlaw.com, ecfbach@gmail.com;courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbadwan@sulaimanlaw.com;bkycourtinfo@gmail.com;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexpress.info
Shannon Cummings on behalf of Creditor PNC Bank, National Association, successor by merger to MidAmerica Bank shannon@blommerpeterman.com

TOTAL: 9